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ABSTRACT:

PROBLEM TO BE SOLVED: To provide a new method for an electronic commercial transaction settlement in a communication system.

SOLUTION: The method for payment is a method in which a user opens an <u>account for payment in a system of an account</u> administrator and preliminary depositing an optional amount of money; provides notification for <u>payment of a charge from the opened account for payment, account</u> identification information for identifying the account and <u>authentication</u> identification information for showing that the user is the owner of the account is reported when applying purchase of a commodity from a commodity seller; the account administrator is notified of the charge when the <u>payment by the transaction is possible; and the account</u> administrator subtracting the charge involved in the transaction from the user's account to pay for the commodity seller.

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